

United States Bankruptcy Court
Western District of OklahomaIn re:
Sonny Joe Patterson, Sr.
DebtorCase No. 14-13456-NLJ
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 1087-5

User: kkin
Form ID: pdf004Page 1 of 2
Total Noticed: 44

Date Rcvd: Aug 19, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2014.

db Sonny Joe Patterson, Sr., 2800 Creekview, Norman, OK 73071
aty +Tearsa Storms Olson, Storms Law Office, 2400 NW 23rd St., Ste. 102,
Oklahoma City, OK 73107-2408
tr +John T. Hardeman, PO Box 1948, Oklahoma City, OK 73101-1948
smg Oklahoma Employment Security Commission, PO Box 53039, Oklahoma City, OK 73152-3039
smg Oklahoma Tax Commission, Legal Division, 120 N Robinson Suite 2000W,
Oklahoma City, OK 73102-7801
5578045 +America's Pawn, 153 12th Ave SE, Norman OK 73071-4958
5578046 +Andrea Patterson, 6913 Greenway Drive, Oklahoma City OK 73132-6226
5578048 #+Ars /Account Resolution Services, 1801 Nw 66th Ave Ste 200, Plantation FL 33313-4571
5578050 +Bank of America, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170,
Simi Valley CA 93062-5170
5578051 +Capital One Na, Attn: Bankruptcy, Po Box 30285, Salt Lake City UT 84130-0285
5578052 +Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City UT 84130-0285
5578054 +Citifinance/LVNN Funding LLC, PO Box 499, Hanover MD 21076-0499
5578055 +Citifinancial, 605 Munn Road, Fort Mill SC 29715-8421
5578057 +Gemini Capital Group, Love Beal Nixon, PO Box 32738, Oklahoma City OK 73123-0938
5578061 +HSBC/MS, PO Box 9068, Brandon FL 33509-9068
5578058 +Hccredit/cit, Hc Processing Center, Po Box 1309, Lowell AR 72745-1309
5578060 +Hsbc Bank, Po Box 9, Buffalo NY 14240-0009
5578059 +Hsbc Bank, Po Box 5253, Carol Stream IL 60197-5253
5578063 #+Kozeny & McCubbin LC, 609 S Kelly Avenue, Suite H-3, Edmond OK 73003-7502
5578064 +Love, Beal & Nixon, P.C., PO Box 32738, Oklahoma City OK 73123-0938
5578065 +Loyal Loans, 1236 Alameda Ste 100, Norman OK 73071-3007
5578066 +Main Street Acquisition Corp / HSBC Bank, Love Beal Nixon PC, PO Box 32738,
Oklahoma City OK 73123-0938
5578068 +National Enterprise Systems, 29125 Solon Road, Solon OH 44139-3442
5578070 ++OKLAHOMA TAX COMMISSION, 120 N ROBINSON, STE 2000W, OKLAHOMA CITY OK 73102-7801
(address filed with court: Oklahoma Tax Commission, Bankruptcy Section, General Counsel,
Box 53248, Oklahoma City OK 73152-3248)
5578071 +OU Physicians, PO Box 269026, Oklahoma City OK 73126-9026
5578072 +Penncro Associates Inc, PO Box 538, Oaks PA 19456-0538
5578073 +Plain Green Loans, C/O Meta Source, 1900 Frost Rd. Suite 100, Bristol PA 19007-1519
5578076 +Spotloan, PO Box 927, Palatine, Palatine IL 60078-0927
5578077 +Sun Loan Company, 1812 W Main St, Norman OK 73069-6454
5578078 +Tk Financial Inc, 930 San Pablo Ave, S-B, Pinole CA 94564-2476
5578079 +Tower Loans, 329 S Porter, Norman OK 73071-5433
5578080 +Washington Mutual Providon, PO Box 9180, Pleasanton CA 94566
5578081 +Wf Fin Bank, Attention: Bankruptcy, Po Box 10438, Des Moines IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust +E-mail/Text: KATHERINE.WIELAND@USDOJ.GOV Aug 19 2014 23:01:35 U.S. Trustee,
United States Trustee, 215 Dean A. McGee Ave., 4th Floor, Oklahoma City, OK 73102-3444
5578049 E-mail/Text: bankruptcy@arvest.com Aug 19 2014 23:01:09 Arvest Bank,
Arvest Mortgage Company, Po Box 399, Lowell AR 72745
5578047 +E-mail/Text: egilliam@mstpf.com Aug 19 2014 23:01:21 Approved Cash Advance,
2203 W Main St #6, Norman OK 73069-6467
5578053 +E-mail/Text: bankruptcy@cashcall.com Aug 19 2014 23:01:23 Cashcall Inc,
Attn:Bankruptcy Department, 1600 S Douglass Rd, Anaheim CA 92806-5948
5578056 +E-mail/Text: bankruptcy.noticing@security-finance.com Aug 19 2014 23:00:47
Continental/aka Security Finance Corp, Sfc Centralized Bankruptcy/Continental L, Po Box 1893,
Spartansburg SC 29304-1893
5578062 E-mail/Text: cio.bncmail@irs.gov Aug 19 2014 23:00:50 Internal Revenue Service - OKC,
Mailstop 5024 OKC, 55 N Robinson, Oklahoma City OK 73102-9229
5578069 E-mail/Text: bankruptcydepartment@ncogroup.com Aug 19 2014 23:01:06 Nco Fin/33,
Po Box 13584, Philadelphia PA 19101
5578067 +E-mail/Text: bkr@cardworks.com Aug 19 2014 23:00:43 Merrick Bk, Attn: Bankruptcy,
P.O. Box 9201, Old Bethpage NY 11804-9001
5578074 +E-mail/Text: rjuarez@pfccollects.com Aug 19 2014 23:01:23 Prof Fin Co, 918 10th St,
Greeley CO 80631-1118
5578075 +E-mail/PDF: pa_dc_claims@navient.com Aug 19 2014 23:12:51 Sallie Mae, Po Box 9655,
Wilkes Barre PA 18773-9655
5578082 +E-mail/PDF: bk@worldacceptance.com Aug 19 2014 23:10:14 World Finance Corp,
World Acceptance Corp/Attn Bankruptcy, Po Box 6429, Greenville SC 29606-6429

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2014 at the address(es) listed below:

Tearsa Storms Olson on behalf of Debtor Sonny Joe Patterson, Sr. tearsastorms@gmail.com,
tstorms.stu@my.okcu.edu
U.S. Trustee Ustpreregion20.oc.ecf@usdoj.gov

TOTAL: 2

**United States Bankruptcy Court
Western District of Oklahoma**

In re **Sonny Joe Patterson, Sr.**

Debtor(s)

Case No.

Chapter

13

CHAPTER 13 PLAN

1. Payments to the Trustee: The future earnings or other future income of the Debtor is submitted to the supervision and control of the trustee. The Debtor (or the Debtor's employer) shall pay to the trustee the sum of **\$1,913.90** per month for **36** months.

Total of plan payments: **\$68,900.40**

2. Plan Length: This plan is estimated to be for **36** months.
3. Allowed claims against the Debtor shall be paid in accordance with the provisions of the Bankruptcy Code and this Plan.
- a. Secured creditors shall retain their mortgage, lien or security interest in collateral until the earlier of (a) the payment of the underlying debt determined under nonbankruptcy law, or (b) discharge under 11 U.S.C. § 1328.
- b. Creditors who have co-signers, co-makers, or guarantors ("Co-Obligors") from whom they are enjoined from collection under 11 U.S.C. § 1301, and which are separately classified and shall file their claims, including all of the contractual interest which is due or will become due during the consummation of the Plan, and payment of the amount specified in the proof of claim to the creditor shall constitute full payment of the debt as to the Debtor and any Co-Obligor.
- c. All priority creditors under 11 U.S.C. § 507 shall be paid in full in deferred cash payments.
4. From the payments received under the plan, the trustee shall make disbursements as follows:
- a. Administrative Expenses
- (1) Trustee's Fee: **10.00%**
- (2) Attorney's Fee (unpaid portion): **\$2,700.00 to be paid through plan in monthly payments**
- (3) Filing Fee (unpaid portion): **NONE**
- b. Priority Claims under 11 U.S.C. § 507
- (1) Domestic Support Obligations
- (a) Debtor is required to pay all post-petition domestic support obligations directly to the holder of the claim.
- (b) The name(s) and address(es) of the holder of any domestic support obligation are as follows. See 11 U.S.C. §§ 101(14A) and 1302(b)(6).

-NONE-

(c) Anticipated Domestic Support Obligation Arrearage Claims. Unless otherwise specified in this Plan, priority claims under 11 U.S.C. § 507(a)(1) will be paid in full pursuant to 11 U.S.C. § 1322(a)(2). These claims will be paid at the same time as claims secured by personal property, arrearage claims secured by real property, and arrearage claims for assumed leases or executory contracts.

Creditor (Name and Address)

Estimated arrearage claim

Projected monthly arrearage payment

-NONE-

(d) Pursuant to §§ 507(a)(1)(B) and 1322(a)(4), the following domestic support obligation claims are assigned to, owed to, or recoverable by a governmental unit.

Claimant and proposed treatment: **-NONE-**

- (2) Other Priority Claims.

Name

Amount of Claim

Interest Rate (If specified)

-NONE-

c. Secured Claims

(1) Pre-Confirmation Adequate Protection Payments. Pre-confirmation adequate protection payments to the following Creditors holding allowed claims secured by a purchase money security interest in personal property shall be paid by the Trustee through the plan as provided below. Adequate protection payments shall not accrue or be paid until the Creditor files a proof of claim. The principal amount of the Creditor's claim shall be reduced by the amount of the adequate protection payments remitted.

Name	Description of Collateral	Pre-Confirmation Monthly Payment
Bank of America	LOT ONE (1) IN BLOCK TWO (2) OF EAST RIDGE ADDITION SECTION 3, TO THE CITY OF NORMAN, CLEVELAND COUNTY, OKLAHOMA, ACCORDING TO THE RECORDED PLAT THEREOF AKA 2800 Creek Terrace, Norman OK 73071	400.00

(2) Secured Debts Which Will Not Extend Beyond the Length of the Plan

(a) Secured Claims Subject to Valuation Under § 506. The Debtor moves the Court to value collateral as follows according to 11 U.S.C. § 506(a). Each of the following secured claims, if allowed, shall be paid through the plan in equal monthly payments set forth below, until the secured value or the amount of the claim, whichever is less, has been paid in full. Any remaining portion of the allowed claim shall be treated as a general unsecured claim. Any claim with a secured value of \$0 shall be treated as a general unsecured claim.

Name	Proposed Amount of Allowed Secured Claim	Monthly Payment	Interest Rate (If specified)
America's Pawn	3,000.00	506.58	4.50%
Approved Cash Advance	1,700.00	61.41	4.50%
Arvest Bank	3,092.00	103.07	0.00%

(b) Secured Claims Not Subject to Valuation Under § 506. Each of the following claims, if allowed, shall be paid through the plan in equal monthly payments set forth below, until the amount of the claim as set forth in the Creditor's proof of claim has been paid in full.

Name	Proposed Amount of Allowed Secured Claim	Monthly Payment	Interest Rate (If specified)
-NONE-			

(3) Secured Debts Which Will Extend Beyond the Length of the Plan

Name	Amount of Claim	Monthly Payment	Interest Rate (If specified)
Bank of America	91,584.00	882.09	5.00%

d. Unsecured Claims

(1) Special Nonpriority Unsecured: Debts which are co-signed or are non-dischargeable shall be paid in full (100%).

Name	Amount of Claim	Interest Rate (If specified)
-NONE-		

(2) General Nonpriority Unsecured: Other unsecured debts shall be paid 1 cents on the dollar and paid pro rata, with no interest if the creditor has no Co-obligors, provided that where the amount or balance of any unsecured claim is less than \$10.00 it may be paid in full.

5. The Debtor proposes to cure defaults to the following creditors by means of monthly payments by the trustee:

Creditor	Amount of Default to be Cured	Interest Rate (If specified)
Bank of America	17,416.00	5.00%

6. The Debtor shall make regular payments directly to the following creditors:

Name	Amount of Claim	Monthly Payment	Interest Rate (If specified)
-NONE-			

7. The employer on whom the Court will be requested to order payment withheld from earnings is:
NONE. Payments to be made directly by debtor without wage deduction.

8. The following executory contracts of the debtor are rejected:

Other Party	Description of Contract or Lease
-NONE-	

9. Property to Be Surrendered to Secured Creditor

Name	Amount of Claim	Description of Property
-NONE-		

10. The following liens shall be avoided pursuant to 11 U.S.C. § 522(f), or other applicable sections of the Bankruptcy Code:

Name	Amount of Claim	Description of Property
Gemini Capital Group	0.00	LOT ONE (1) IN BLOCK TWO (2) OF EAST RIDGE ADDITION SECTION 3, TO THE CITY OF NORMAN, CLEVELAND COUNTY, OKLAHOMA, ACCORDING TO THE RECORDED PLAT THEREOF AKA 2800 Creek Terrace, Norman OK 73071
Main Street Acquisition Corp / HSBC Bank	0.00	LOT ONE (1) IN BLOCK TWO (2) OF EAST RIDGE ADDITION SECTION 3, TO THE CITY OF NORMAN, CLEVELAND COUNTY, OKLAHOMA, ACCORDING TO THE RECORDED PLAT THEREOF AKA 2800 Creek Terrace, Norman OK 73071

11. Title to the Debtor's property shall revert in debtor **on confirmation of a plan.**

12. As used herein, the term "Debtor" shall include both debtors in a joint case.

13. Other Provisions:

Date **August 18, 2014**

Signature **/s/ Sonny Joe Patterson, Sr.**
Sonny Joe Patterson, Sr.
 Debtor

Date **August 18, 2014**

Signature **/s/ Tearsa Storms Olson**
Tearsa Storms Olson, OBA 30265
 Storms Law Office, PC
 2400 NW 23rd Street, Suite 102
 Oklahoma City, OK 73107
 Tel: (405) 582-0012
 Fax: (405) 212-4872
 Debtor's Attorney

**United States Bankruptcy Court
Western District of Oklahoma**

In re **Sonny Joe Patterson, Sr.**

Debtor(s)

Case No.

Chapter

13

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-NONE-

(c) Anticipated Domestic Support Obligation Arrearage Claims. Unless otherwise specified in this Plan, priority claims under 11 U.S.C. § 507(a)(1) will be paid in full pursuant to 11 U.S.C. § 1322(a)(2). These claims will be paid at the same time as claims secured by personal property, arrearage claims secured by real property, and arrearage claims for assumed leases or executory contracts.

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(d) Pursuant to §§ 507(a)(1)(B) and 1322(a)(4), the following domestic support obligation claims are assigned to, owed to, or recoverable by a governmental unit.

Claimant and proposed treatment: **-NONE-**

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Date **August 18, 2014**

Signature **/s/ Sonny Joe Patterson, Sr.**
Sonny Joe Patterson, Sr.
 Debtor

Date **August 18, 2014**

Signature **/s/ Tearsa Storms Olson**
 Tearsa Storms Olson, OBA 30265
 Storms Law Office, PC
 2400 NW 23rd Street, Suite 102
 Oklahoma City, OK 73107
 Tel: (405) 582-0012
 Fax: (405) 212-4872
 Attorney for Debtor